# Case 16-18504-ref Doc 10 Filed 02/12/17 Entered 02/13/17 01:07:28 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

Case No. 16-18504-ref In re: Edward G Ruland Chapter 13 Debtor

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Feb 11, 2017 Form ID: 309I Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017. db +Edward G Ruland, 4155 Easton Avenue, Bethlehem, PA 18020-1484 +FREDERICK L. REIGLE, (Reading, PA 19606-0410 Chapter 13 Trustee, P.O. Box 4010. 2901 St. Lawrence Avenue, tr +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 sma Attn: CC190-411, 100 N. Center, 13834214 +Cadelrock Joint venture, LP, Newton Falls, OH 44444-1321 Po Box 24696, Columbus, OH 43224-0696 hase Bank, NA, Denise Carlos, Esq., KI 13834215 +Chase Mtg, +JP Morgan Chase Bank, NA, KML Law Group, PC, 13839558 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mike@santanastolaw.com Feb 11 2017 06:55:55 MICHAEL A. SANTANASTO, aty Santanasto Law, 210 E. Broad St., Bethlehem, PA +E-mail/Text: robertsl2@dnb.com Feb 11 2017 06:57:17 Bethlehem, PA 18018 smg Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:56:34 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:27 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 11 2017 06:57:05 United States Trustee, ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 13834212 +E-mail/Text: banko@berkscredit.com Feb 11 2017 06:56:05 Berks Credit & Collections, Temple, PA 19560-0329 Po Box 329, TOTAL: 6 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, atv\* Reading, PA 19606-0410

+Berks Credit & Collections, 13834213\* Po Box 329, Temple, PA 19560-0329

TOTALS: 0. \* 2. ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association, as Trustee for EMC Mortgage Loan Trust 2002-A, Mortgage Pass-Through Certificates Serie bkgroup@kmllawgroup.com ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, FREDERICK L. REIGLE ecf\_frpa@trustee13.com

MICHAEL A. SANTANASTO on behalf of Debtor Edward G Ruland mike@santanastolaw.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to	identify the case:			
Debtor 1	Edward G Ruland		Social Security number or ITII	√ xxx-xx-8346
	First Name Middle Name	Last Name	EIN	
Debtor 2		e Last Name	Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name		EIN	
United States Bankruptcy Court		strict of Pennsylvania	Date case filed for chapter 13	12/8/16
Case number: 16	6-18504-ref			

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Edward G Ruland	
2.	All other names used in the last 8 years		
3.	Address	4155 Easton Avenue Bethlehem, PA 18020	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL A. SANTANASTO Santanasto Law 210 E. Broad St. Bethlehem, PA 18018	Contact phone 610–849–1780 Email: <u>mike@santanastolaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 2/10/17

For more information, see page 2

Debtor Edward G Ruland Case number 16–18504–ref

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 7, 2017 at 02:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/6/17		
		Deadline for all creditors to file a proof of clain (except governmental units):  Deadline for governmental units to file a proof			
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$660.24 per month for 60 months. The hearing on confirmation will be held on: 4/20/17 at 09:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601			
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case				
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claim exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you belie the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13	13. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include a a debt. However, unless the court orders otherwise, the debts will not be discharged until a under the plan are made. A discharge means that creditors may never try to collect the debtors personally except as provided in the plan. If you want to have a particular debt except discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.				